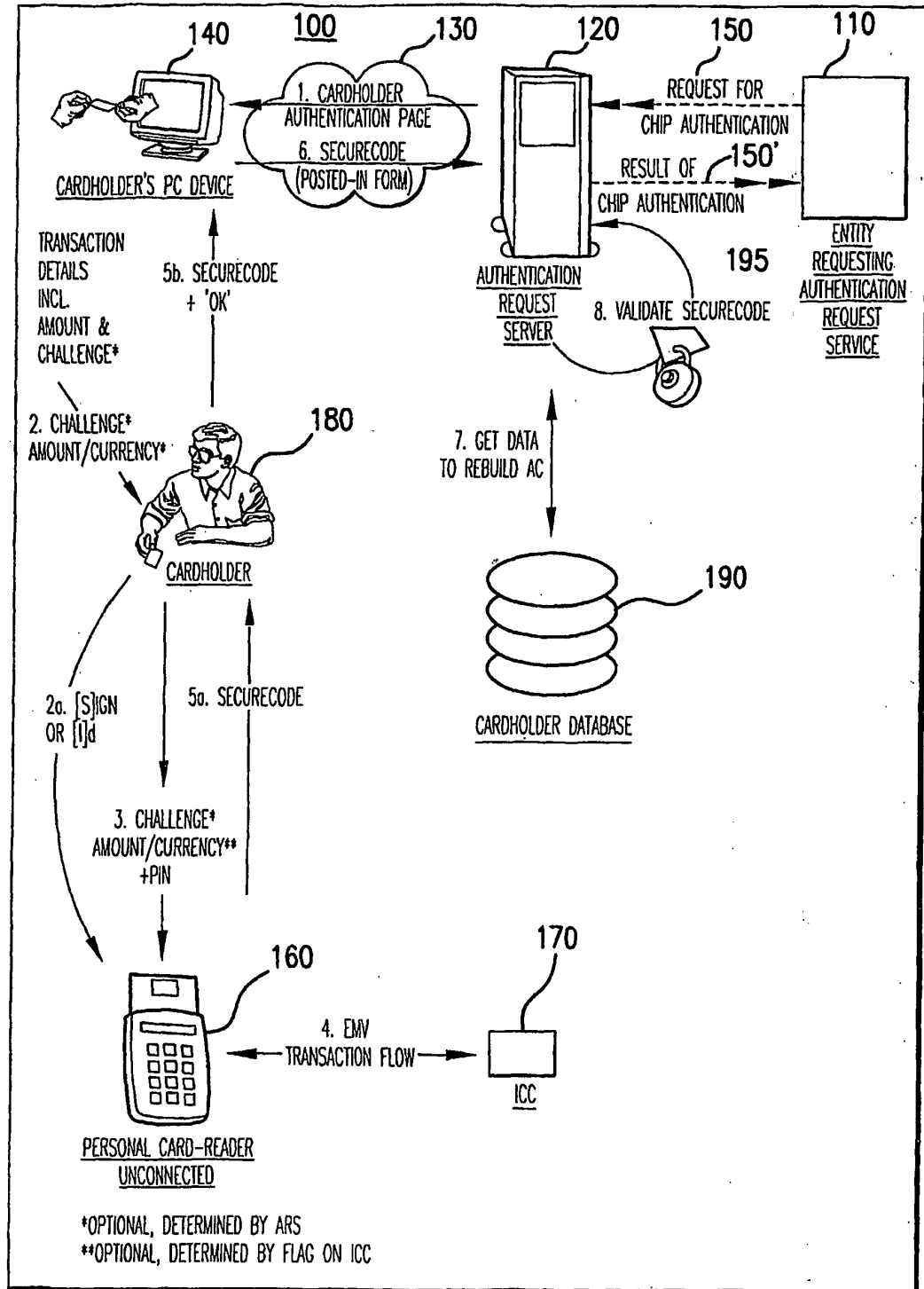


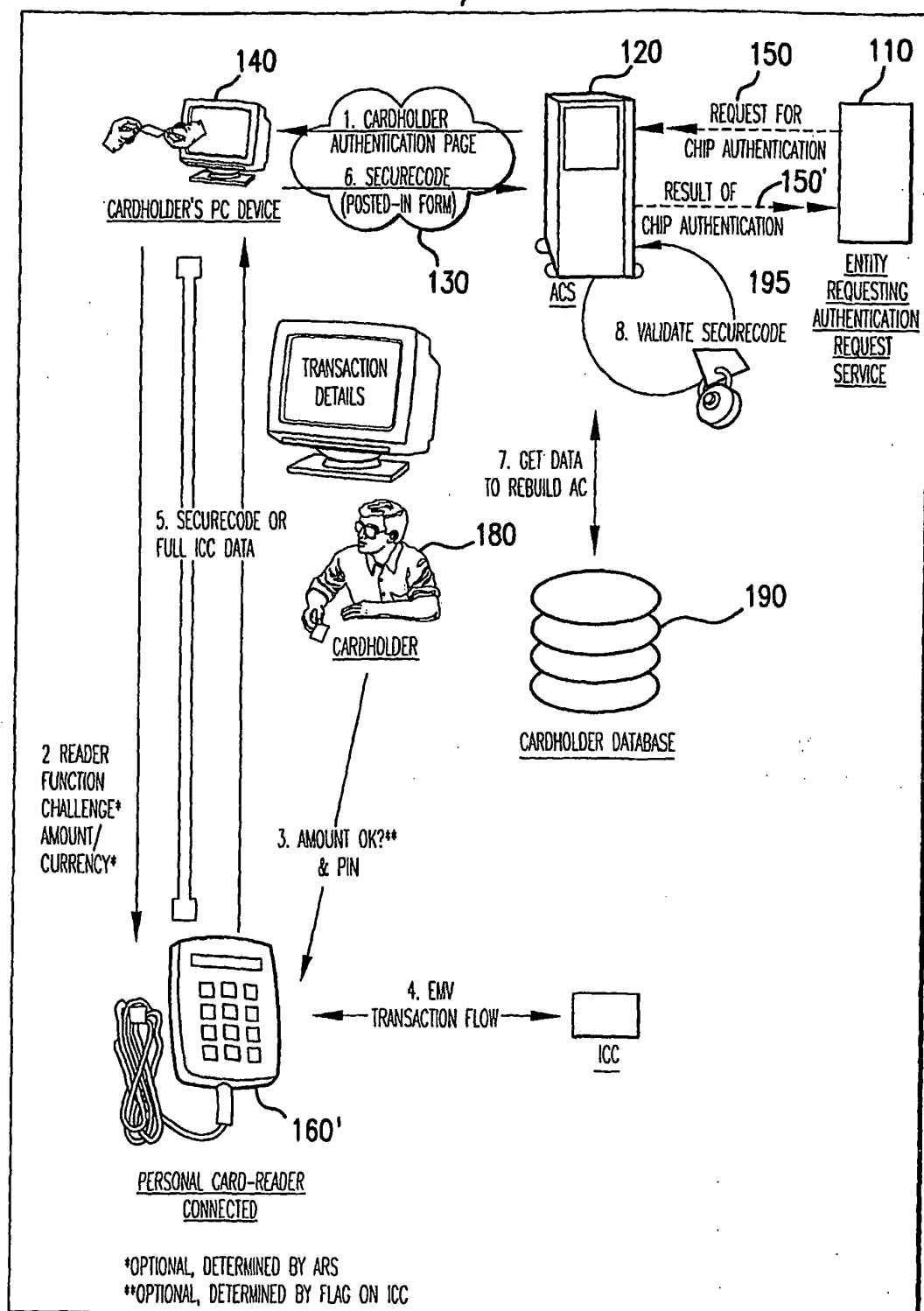
TYPICAL FLOW FOR UNCONNECTED READER



CARDHOLDER AUTHENTICATION USING AN UNCONNECTED READER

FIG. 1

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CARDHOLDER AUTHENTICATION USING A CONNECTED READER

FIG.2

SUBSTITUTE SHEET (RULE 26)

-PCR SCENARIO-DATA FLOWS FOR UNCONNECTED PCR

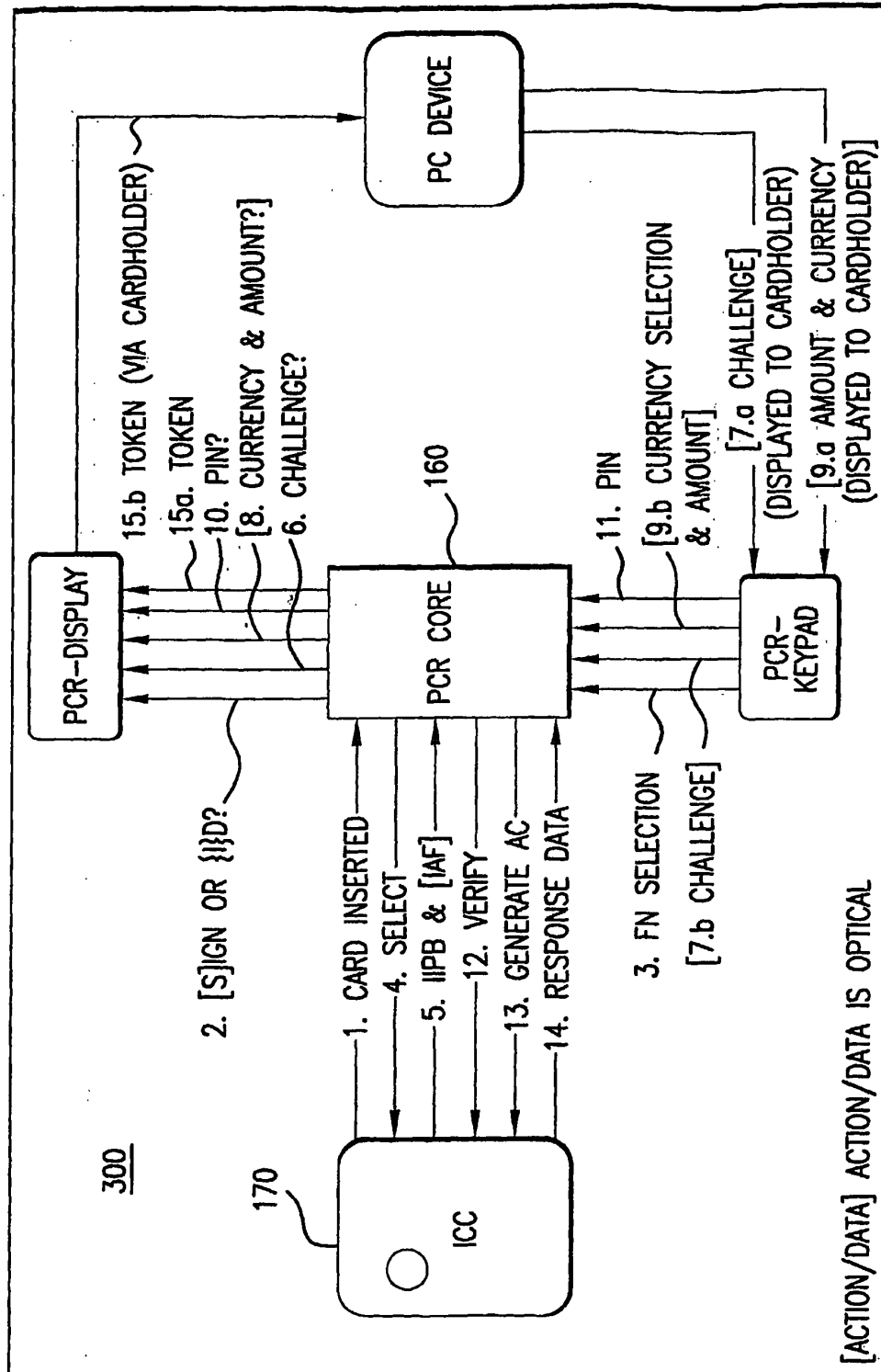


FIG.3

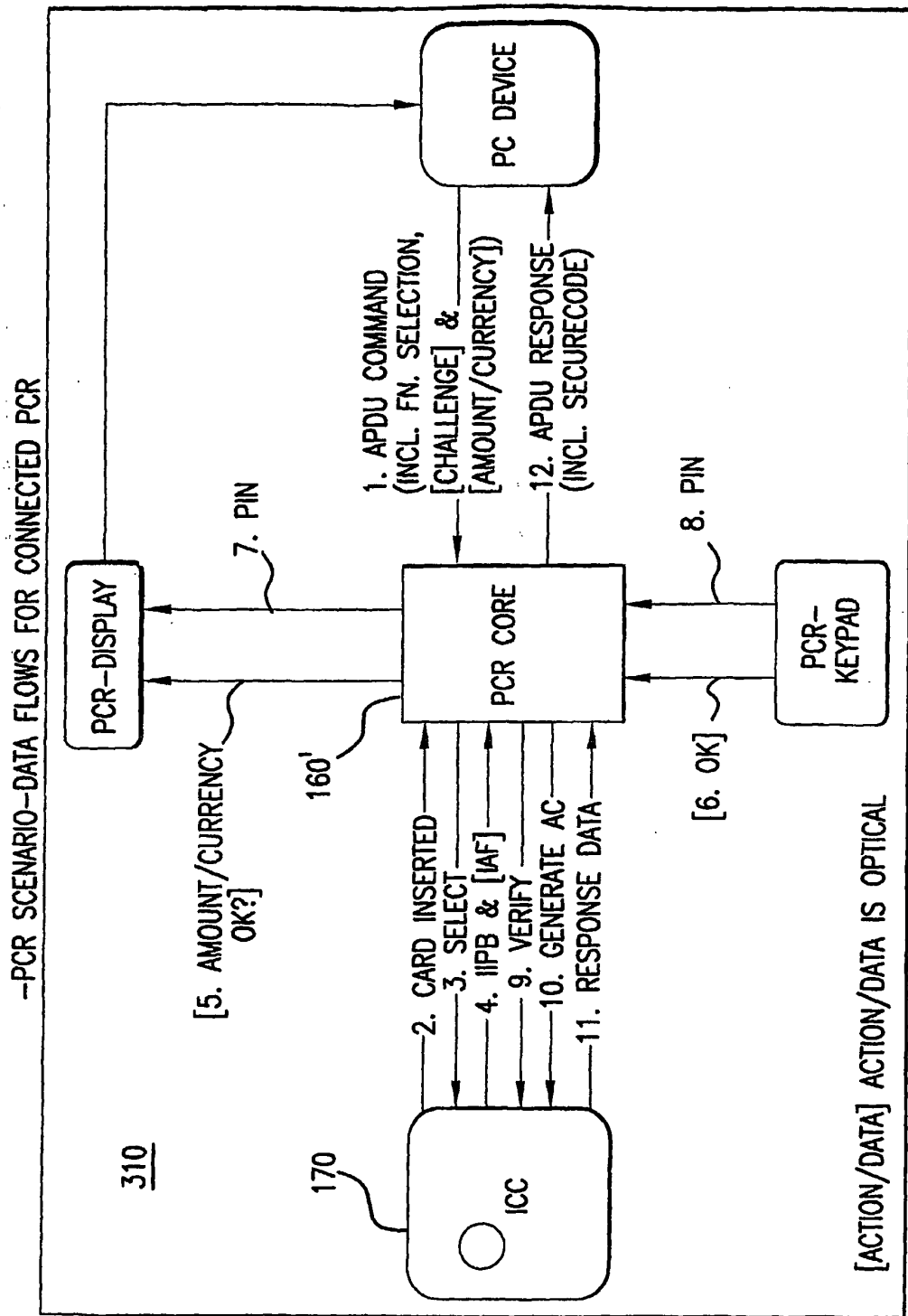


FIG.4

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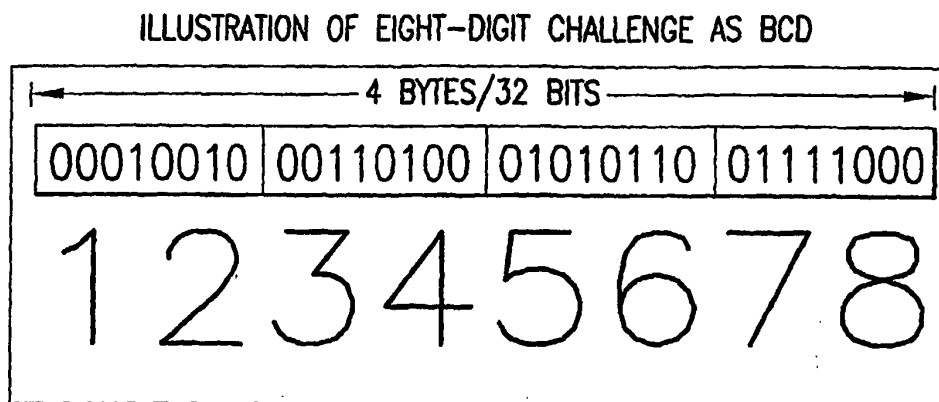


FIG.5

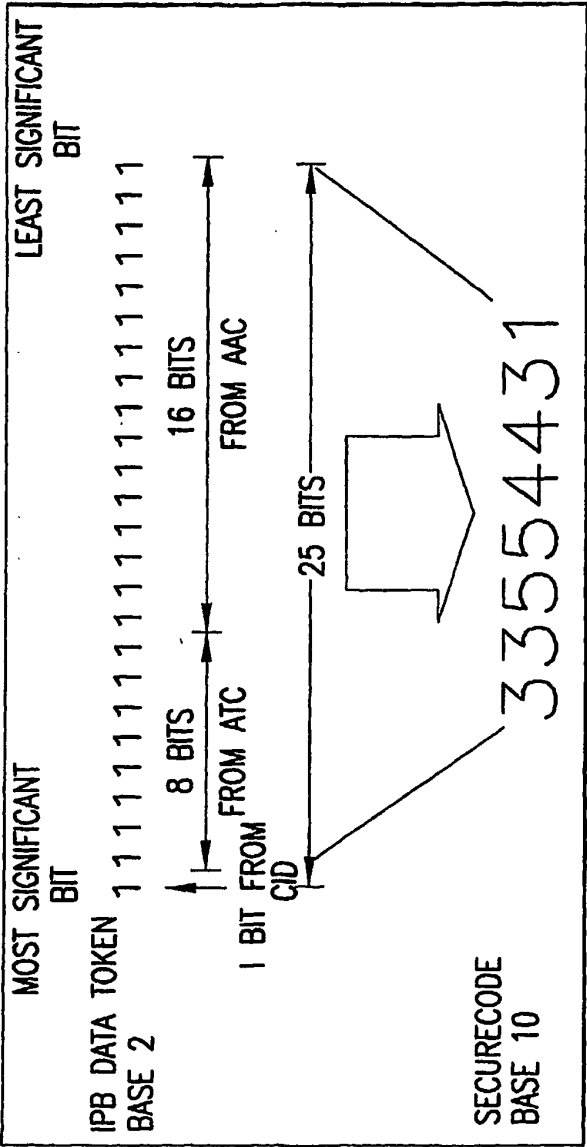


FIG.6

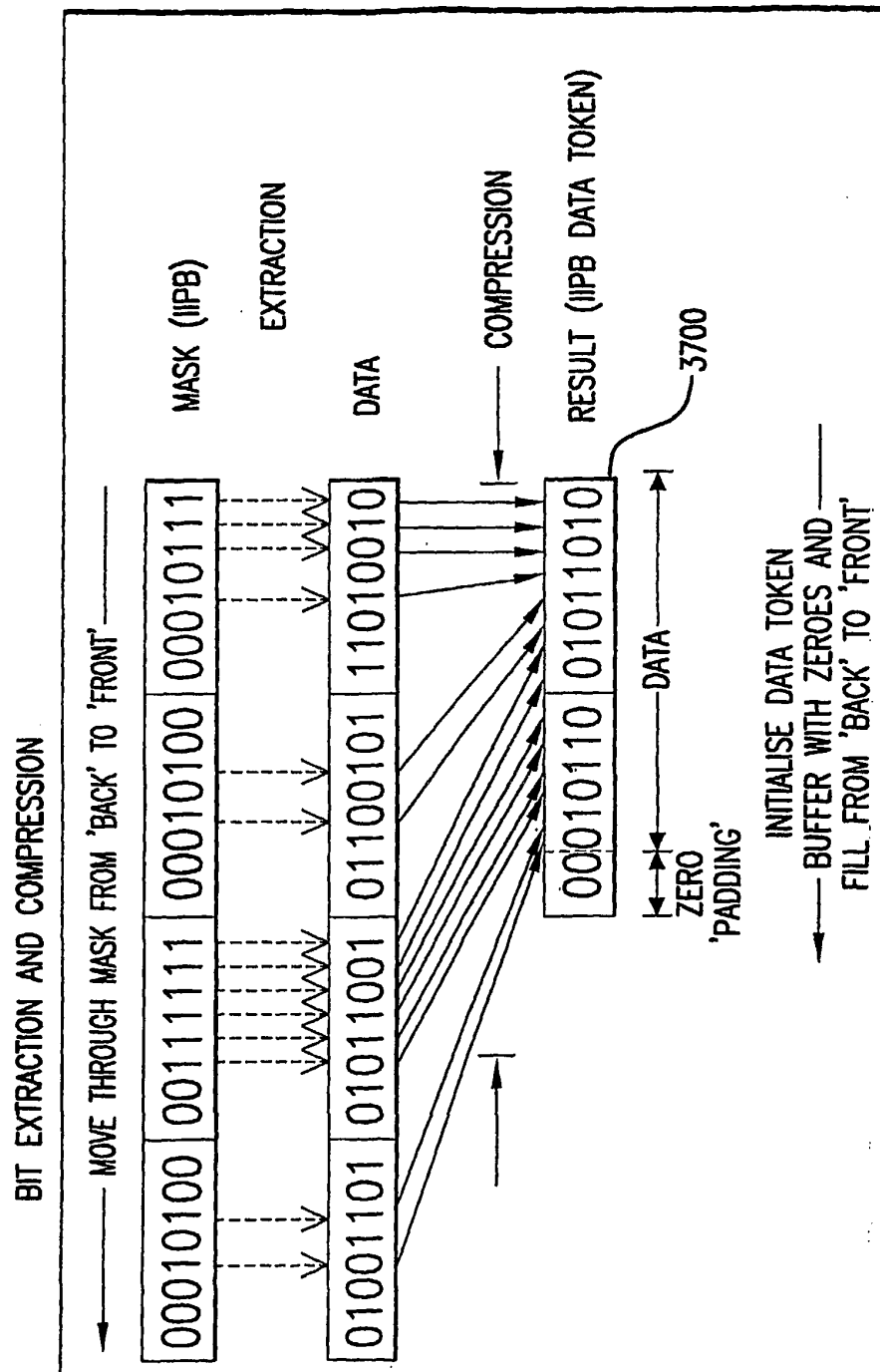


FIG.7

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-3-D SECURE AUTHENTICATED TRANSACTION FLOW

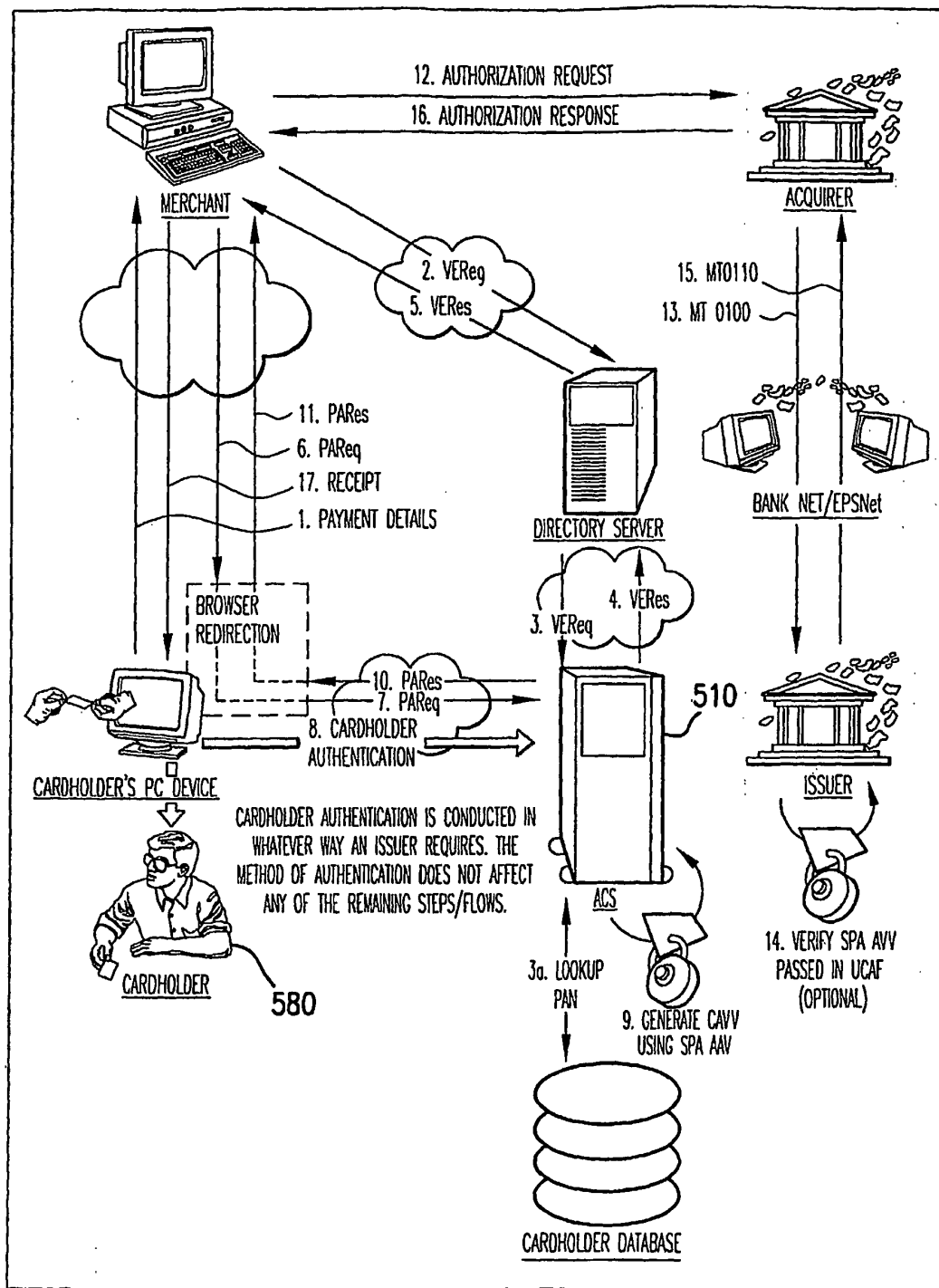


FIG.8

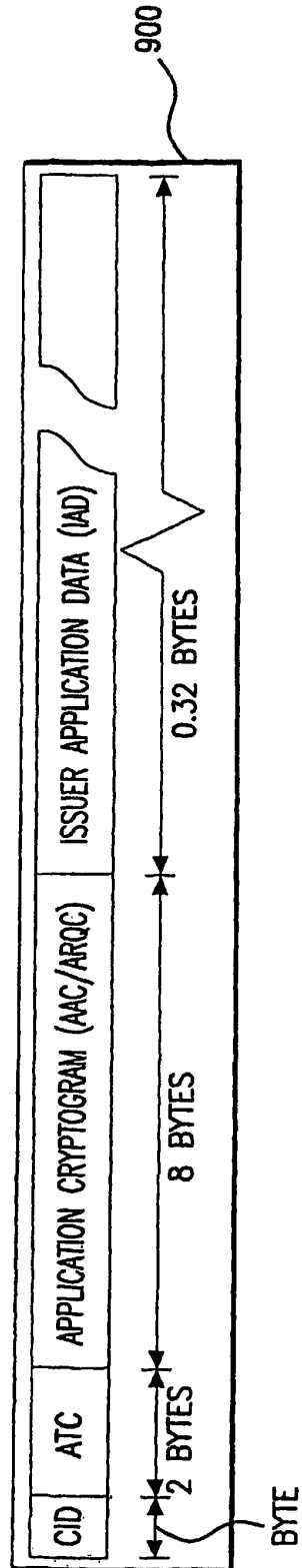


FIG. 9

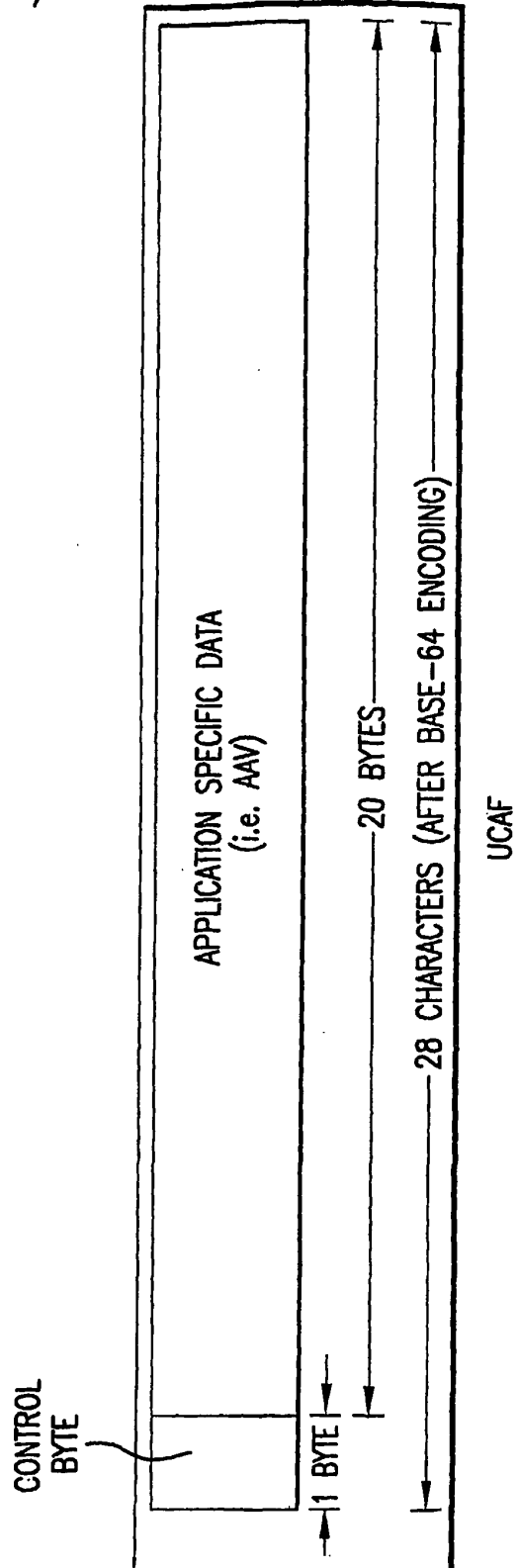


FIG. 10

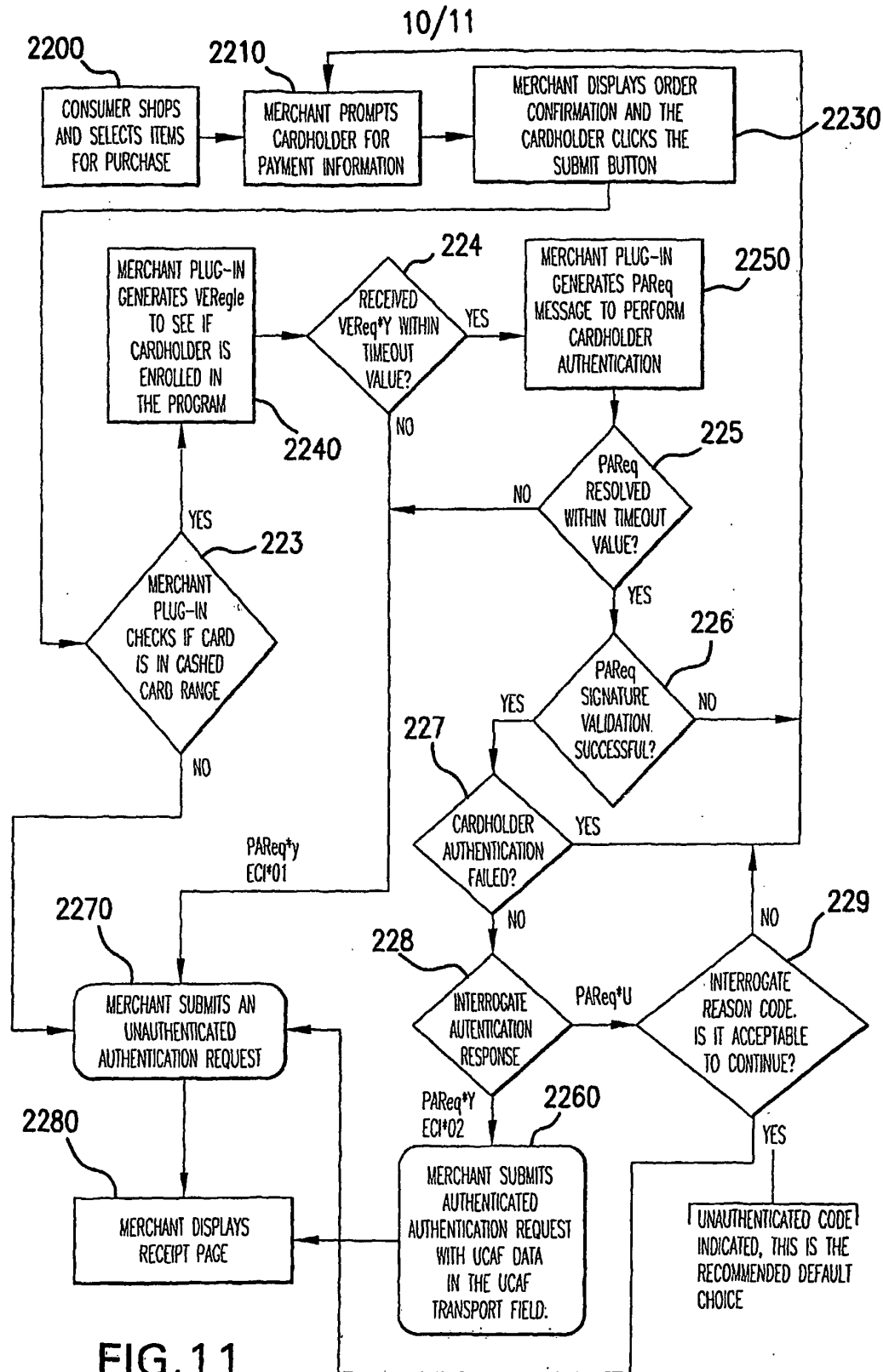


FIG. 11

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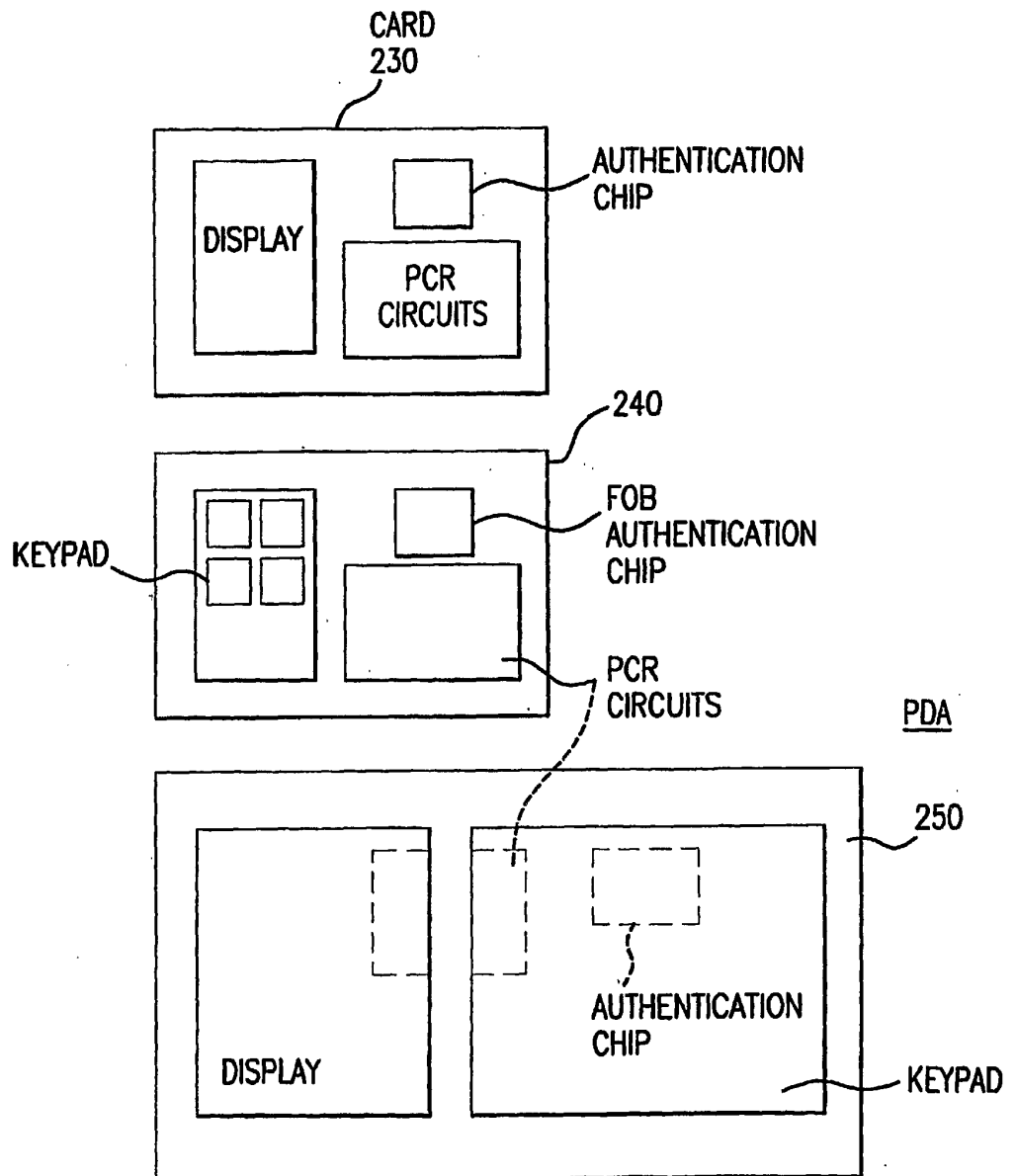


FIG. 12